

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (Currently Amended) A method of supporting a user in performing online bill payment, the method including the steps of, in a computer system:

~~maintaining a page description corresponding to a printed form, said printed form including information providing print data to a printer, the print data being at least partially indicative of information relating to a bill paying transaction, and an identity, the printer being responsive to the print data to print a form, the printed form containing the information, and including~~ coded data indicative of ~~the an~~ identity of the form and of a ~~at least one reference point of the form~~ plurality of locations on the form, at least some of the coded data being coincident with the information, ~~and the identity being indicative of an identity of the form;~~

receiving, indicating data from ~~a sensing device~~ an optically imaging pen operated by the user, the indicating data being indicative of ~~an the~~ identity of the form and of a position of ~~a nib of the pen~~ the sensing device relative to the form, the indicating data having been generated by the ~~sensing device~~ pen using at least some of the coded data it sensed when placed in an operative position relative to the form; and

~~retrieving the page description using the identity of the form; and~~

identifying from the ~~indicating data~~ position of the nib and the retrieved page description, at least one parameter relating to the bill paying transaction.

2. (Currently Amended) The method of claim 1 in which said at least one parameter relating to the bill paying transaction is associated with at least one zone of the form and in which the method includes identifying, in the computer system and from the zone indicated by the position of the ~~sensing device~~ nib as indicated by the indicating data, said at least one parameter.

3. (Currently Amended) The method of claim 2 wherein:

the indicating data includes movement data indicative of movement of the ~~sensing device~~ pen relative to the form, the ~~sensing device~~ pen having generated the movement data using at least some of the coded data, and wherein the at least one parameter is identified in the computer system by determining that the movement was at least partially within said at

least one zone.

4. – 7. (Cancelled).

8. (Currently Amended) The method of ~~any one of claims 2, 4 or 6~~ claim 2 in which the at least one parameter is an action parameter of the bill paying transaction, the method including effecting, in the computer system, an operation in respect of the action parameter.

9. (Original) The method of claim 8 in which the action parameter of the bill paying transaction is selected from the group comprising:

requesting information relating to a bill, initiating bill payment, resetting the form, electronically forwarding a bill, paying a bill, printing a bill, canceling a bill payment, listing due bills, listing or adding billers, listing, adding or removing payment methods and listing or removing failed bills.

10. (Currently Amended) The method of ~~any one of claims 3, 4 or 7~~ claim 3 in which the at least one parameter is an option parameter of the bill paying transaction, the method including identifying, in the computer system, that the user has entered a hand-drawn mark by means of the ~~sensing device~~ input device and effecting, in the computer system, an operation associated with the option parameter.

11. (Original) The method of claim 10 in which the option parameter is associated with at least one of:

a payment method, card type, bill payment line, autopay option, and account type.

12. (Currently Amended) The method of ~~any one of claims 3, 4 or 7~~ claim 3 in which the at least one parameter is a text parameter of the bill paying transaction, the method including identifying, in the computer system, that the user has entered handwritten text data by means of the ~~sensing device~~ input device and effecting, in the computer system, an operation associated with the text parameter.

13. (Original) The method of claim 12 which includes converting, in the computer system, the handwritten text data to computer text.

14. (Original) The method of claim 13 in which the text parameter is associated with at least one of:

payment limit, account name, account number, cardholder name, card expiry date, autopay limit, payment amount and payment date.

15. (Currently Amended) The method of ~~any one of claims 1, 4 or 7~~ claim 1 in which the at least one parameter is an authorization parameter of the bill paying transaction, the method including identifying, in the computer system, that a payer has entered a handwritten signature by means of the ~~sensing device~~, and effecting, in the computer system, an operation associated with the authorization parameter.

16. (Original) The method of claim 15 which includes verifying, in the computer system, that the signature is that of the payer.

17. (Original) The method of claim 16 in which the authorization parameter is associated with payment authorization, listing due bills, listing all bills, listing billers, listing payment methods, listing failed bills, adding a payment method and adding a biller.

18. (Currently Amended) The method of ~~any one of claims 1, 4 or 7~~ claim 1 in which the indicating data relates to a request, that a bill be printed locally.

19. (Currently Amended) The method of ~~any one of claims 1, 4 or 5~~ claim 1 in which: a portion of the coded data is superimposed with a visual graphic, the visual graphic relating to the parameter associated with the portion.

20. (Currently Amended) The method of ~~any one of claims 1, 4 or 5~~ claim 1 in which the form is a bill.

21. (Currently Amended) The method of claim ~~1, 4 or 5~~ claim 1 which includes supplying the form as part of a product or its packaging.

22. (Original) The method of claim 21 in which the product is a printed periodical.

23. (Previously Presented) The method of claim 22 which includes printing the coded data to be invisible in the visible spectrum.

24. (Cancelled).

25. (Currently Amended) The method of ~~any one of claims 1, 4 or 5~~ claim 1 which includes distribution of a plurality of the forms using conventional mail.

26. (Currently Amended) The method of ~~claim 1 or 4~~ claim 1 in which the ~~sensing device~~ pcn contains an identification means which imparts a unique identity to the ~~sensing device~~ pcn and identifies it as belonging to the user and in which the method includes monitoring, in the computer system, said identity.

27. (Currently Amended) The method of ~~any one of claims 1, 4 or 5~~ claim 1 which includes providing all required information relating to the bill paying transaction in the form to eliminate the need for a separate display device.

28. (Currently Amended) The method of ~~any one of claims 1, 4 or 5~~ claim 1 in which the form is printed on multiple pages and in which the method includes binding the pages.

29. (Currently Amended) A computer system configured to support a user in performing online bill paying, the computer system being programmed and configured to include:

a printer, the printer adapted to receive print data, the print data being at least partially indicative of information relating to a bill paying transaction and an identity, the printer being responsive to the print data to print a form, the form including:

the information; and
coded data indicative of the identity of the form and of at least one reference point of the form; and

a computer system programmed and configured to: maintain a page description corresponding to the printed form, said printed form including: information relating to a bill paying transaction, and coded data indicative of an identity of the form and of a plurality of locations on the form, at least some of the coded data being coincident with the information;

receive indicating data from a ~~sensing device~~ pcn, optically imaging ~~pcn~~, the

indicating data being indicative of the identity of the form and a position of the ~~sensing device's nib of the pen~~ relative to the form, the ~~sensing device's nib~~ having sensed at least some of the coded data when placed in an operative position relative to the form and used at least some of the coded data to generate the indicating data; and

~~retrieve the page description using the identity of the form; and~~

~~identify, from the position of the nib and the retrieved page description, at least one parameter relating to the bill paying transaction.~~

30. (Original) The system of claim 29 in which said at least one parameter relating to the bill paying transaction is associated with at least one zone of the form.

31. (Currently Amended) The system of claim 29 which includes the ~~sensing device's pen~~, the ~~sensing device's pen~~ sensing its movement relative to the form using at least some of the coded data.

32. – 35. (Cancelled).

36. (Currently Amended) The system of ~~any one of claims 29, 32, or 34~~ claim 29 in which said at least one parameter of the bill paying transaction is selected from the group comprising an action parameter of the bill paying transaction, an option parameter of the bill paying transaction, a text parameter of the bill paying transaction, or an authorization parameter of the bill paying transaction.

37. (Original) The system of claim 36 in which the action parameter of the bill paying transaction is selected from the group comprising:

requesting information relating to a bill, initiating bill payment, resetting the form, electronically forwarding a bill, paying a bill, printing a bill, canceling a bill payment, listing due bills, listing or adding billers, listing, adding or removing payment methods and listing or removing failed bills.

38. (Original) The system of claim 36 in which the option parameter is associated with at least one of:

a payment method, card type, bill payment line, autopay option, and account type.

39. (Original) The system of claim 36 in which the text parameter is associated with at least one of:

payment limit, account name, account number, cardholder name, card expiry date, autopay limit, payment amount and payment date.

40. (Original) The system of claim 36 in which the authorization parameter is associated with payment authorization, listing due bills, listing all bills, listing billers, listing payment methods, listing failed bills, adding a payment method and adding a biller.

41. (Original) The system of claim 36 in which the form is a bill.

42. (Currently Amended) The system of any one of claims 31, 32 or 35 claim 29, wherein the nib of in which the sensing device the pen is includes a marking nib.

43. (Currently Amended) The system of claim 31 or 32 in which the sensing device pen contains an identification means which imparts a unique identity to the sensing device pen and identifies it as belonging to a particular user.

44. (Currently Amended) The system of any one of claim 29, 32 or 33 claim 29 in which the form is a surface of a surface-defining means, and in which the system includes a printer for printing the form prior to distribution to a user.

45. (Previously Presented) The system of claim 44 in which the printer is configured to print the coded data at the same time as printing the form on the surface-defining means.

46. (Currently Amended) The system of any one of claim 29, 32 or 33 claim 29 in which the coded data is substantially invisible in the visible spectrum.

47. (Cancelled).

48. (Original) The system of claim 44 in which, to cater for a form printed on multiple pages, the printer includes a binding means for binding the pages.

49 – 65. (Cancelled).